Annexure B

CUSTOMER INFORMATION SHEET

This document provides only key information about your policy. Please refer to the policy document for detailed terms and conditions.

<table>
<tr><th>Sr. No.</th><th>Title</th><th>Description (Please refer to Policy Schedule for detail terms and conditions)</th></tr>
<tr><td>1</td><td>Product Name</td><td>Specific Voyage Policy</td></tr>
<tr><td>2</td><td>Unique Identification Number (UIN) allotted by IRDAI</td><td>IRDAN106P0007V01200102</td></tr>
<tr><td>3</td><td>Policy Number</td><td>As per policy</td></tr>
<tr><td>4</td><td>Interests Insured</td><td><table><tr><th>Commodity</th><th>Commodity Description</th></tr><tr><td>As per policy</td><td>As per policy</td></tr></table></td></tr>
<tr><td>5</td><td>Basis of Valuation</td><td>As per policy</td></tr>
<tr><td>6</td><td>Sum Insured</td><td><table><tr><th>Consignment Value (₹)</th><th>Markup (incidental) Value (₹)</th><th>Custom Duty Value (₹)</th><th>Total Sum Insured (₹)</th></tr><tr><td>150,000,000.00</td><td>0.00</td><td>---</td><td>150,000,000</td></tr></table></td></tr>
<tr><td>7</td><td>Nature of Packing</td><td>Carton Boxes</td></tr>
<tr><td>8</td><td>Voyage</td><td><table><tr><th>Voage From</th><th>Voyage To</th></tr><tr><td>As per policy</td><td>As per policy</td></tr></table></td></tr>
<tr><td>9</td><td>Mode of Transit</td><td>As per policy</td></tr>
<tr><td>10</td><td>Policy Coverage</td><td>Institute Cargo Clause (A) 1.1.2009 + Institute War Clause & Institute Strikes Clause</td></tr>
<tr><td>11</td><td>Excess Details</td><td>As per policy</td></tr>
<tr><td>12</td><td>Exclusions</td><td>As per policy</td></tr>
</table>

13	**Conditions**	As per policy
		1. **Termination of Transit Clause (Terrorism)** 2. **Important Notice** 3. **Sanction Limitation and Exclusion Clause LMA 3100 (Amended)** No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Switzerland. 4. **Five powers war clause** Where any war risks coverage is provided by underwriters, this insurance excludes loss damage liability or expense arising from the outbreak of war (whether there be a declaration of war or not) between any of the following: United Kingdom, United States of America, France, the Russian Federation, the People's Republic of China. 5. **War and Strike Risk Termination Clause** This clause shall be paramount and shall override anything contained in this insurance agreement inconsistent therewith. Notwithstanding anything to the contrary stated herein or subsequently added hereto, it is understood and agreed that if this treaty provides that war and strikes, riot and civil commotions risks (including terrorism) may be ceded hereunder, then the cover afforded by this insurance in respect of such war and strikes, riot and civil commotions risks (including terrorism) shall be subject to terms and conditions no wider than the relevant London Institute War and Strikes Clauses current at the inception of the risk ceded hereunder, or current at the later of either the inception date or the most recent anniversary date of this treaty. The acceptance of war and strikes, riot and civil commotions risks (including terrorism) under this contract is at all times subject to 72 hours' notice of cancellation by insurers or reinsurers. Such cancellation becoming effective on the expiry of 72 hours from midnight of the day on which notice of cancellation is issued by either party. Notice of cancelation can be given by e mail and is deemed served at the time that the e mail is sent. Also, any notice of cancelation given to the placing insurance broker or intermediary under this section shall be deemed to satisfy any requirement of notice provided for anywhere in this reinsurance agreement and shall override any inconsistent provisions as to notice within this insurance agreement 6. **Marine Cyber Endorsement Clause LMA5403** 1. Subject only to paragraph 3 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software program, malicious code,

14	**Clauses**	computer virus, computer process or any other electronic system. 2. Subject to the conditions, limitations and exclusions of the policy to which this clause attaches, the indemnity otherwise recoverable hereunder shall not be prejudiced by the use or operation of any computer, computer system, computer software program, computer process or any other electronic system, if such use or operation is not as a means for inflicting harm. 3. Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, paragraph 1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software program or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile. LMA5403 11 November 2019 **7. RUB Exclusion Clause** Excluding all losses, damages, liabilities or expenses caused by or arising from or in connection with any conflicts involving Russian armed forces, Russian-backed forces, and/or Russian authorities, within the territories (including territorial waters) of Ukraine, The Republic of Belarus, The Republic of Moldova and The Russian Federation (including the disputed territories of Donetsk Region, Luhansk Region and Crimea). Also excluded shall be all losses, damages, liabilities or expenses where the aforementioned conflict is deemed to be the direct cause of such losses, damages, liabilities or expenses. Excluding all losses, damages, liabilities or expenses occurring in the territorial scope of The Russian Federation (including territorial waters) and/or any disputed territories (including but not limited to the Donetsk Region, Luhansk Region and Crimea), in respect of Russian insureds and reinsured **8. Specified Territory Exclusion Clause** War Coverage - It has hereby agreed and understood that in respect of coverages of Import/Export consignments, where War & SRCC risk have been opted under the policy, there would not be any coverage under the Policy of War, Strikes, Riots and Civil Commotion Risks from and within Ukraine, Ukraine territorial waters, Russian Black Sea territorial waters, Sea of Azov, Russian Black Sea ports, Sea of Azov ports and Russian territories within 200kms of the Ukrainian border. Notice period in respect of any future amendments stands revised to 48 hours. Specified Territory means The Republic of Belarus, Ukraine, and/or The Russian Federation. **9. IRAN Exclusion Clause** It is understood and agreed that this contract does not provide cover and does not include any liability to pay any claim or provide any benefit hereunder in respect of any risk from Iran. “Iran risks” refers to any goods, services or insured items or risks located in Iran, of Iranian origin, to be transported to or from Iran or directly or indirectly owned by an Iranian person or entity or in any other way subject to an Iranian interest.
15	**Warranties**	As per policy
16	**Grievance Redressal and Policyholders Protection**	In case of any grievance, We can be contacted at: Website: https://www.iffcotokio.co.in/customerservices/grievance-redressal Toll free: 1800-103-5499 E-mail: support@iffcotokio.co.in Courier: Chief Grievance Officer IFFCO-Tokio General Insurance Co Ltd IFFCO Tower, Plot no. 3 Sector -29, Gurgaon – 122001 For updated details of grievance officer, kindly refer the link https://www.iffcotokio.co.in/customer-services/grievance-redressal
17	**Obligations of the Policyholder**	1. To disclose all information correctly sought by the insurer at time of filling soliciting 2. In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately

		3. Non-disclosure of material information may affect the claim settlement. 4. Disclosure of other material information during the policy period.) 5. Insurer to specify the material information

Declaration by policyholder:

I have read the above and confirm having noted the details.

Date:
Place:

Signature of Policyholder

To access your CIS, please login to your account in our website: https://www.iffcotokio.co.in/

Please go through this Customer Information Sheet (CIS). In case of any query or doubts, you may contact our call centre at 1800-103-5499.

In case we DO NOT receive any communication from you within 7 days from the date of issuance of the policy copy, we presume that you have read all the terms and conditions and are in understanding of the coverages.

LEGAL DISCLAIMER NOTE:

The information must be read in conjunction with the product brochure and policy document. In case of any conflict between the CIS and the policy document the terms and conditions mentioned in the policy document shall prevail.